

DUPLICATE

Policy Nr 1.098.983 - Date 06.04.94 - Page 1

*Pagano a morder 11/05/2007*  
48000

Your agency : Av. de Rumine 13 - P.O. Box 1307  
1001 Lausanne - Tel. 021/313 6000

## INDIVIDUAL LIFE INSURANCE

Policy Nr 1.098.983

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Policyholder

COHEN DAVID

POLANCO  
VAZQUEZ DE MELLA 412-101  
MEX-11560 MEXICO D.F.

Person(s) Insured

A: COHEN DAVID

Kind of Insurance

GLOBAL, mixed insurance on the life of a child  
Code: 11.0256.2/1 +0000.  
Benefits insured: see following page(s)

Beginning of Contract 2.07.1994

End of Contract 2.07.2009

Premium

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Yearly

Due

SFR. 6.333,00.

2.07.1994

Maturity: 01.07

Final Maturity: 1.07.2008

General Insurance Conditions (CGA) : VII/1993

DUPLICATE

Policy Nr 1.098.983 - Date 06.04.94 - Page 2

Person Insured A: COHEN DAVID

born 2.01.1985

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Main Benefit  
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In case of life 2.07.2009  
Payment of a sum of

SFR. 100.000.--

In case of death before 2.07.2009  
Payment of a sum of

SFR. 100.000.--

Complementary Benefits  
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If marriage occurs before 2.07.2009  
advanced payment of the lump sum  
payable in case of life of

SFR. 100.000.--

DUPLICATE

Policy Nr 1.098.983 - Date 06.04.94 - Page 3

Guarantee of Insurability  
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This right in favor of the insured person A is calculated on the basis of a capital of SFR. 100.000.--.

This increase will be made in the form of a main benefit payable in case of life at the end of the present contract, or in the case of death if it occurs before this date.

Dividend-sharing  
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Dividends are paid into a savings account.

Claimants  
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In case of life and death : the father, by failing the mother, by failing the insured person A, by failing the brothers and sisters, by failing the other heirs of the insured person A.

Special Clauses  
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Place of the payments of premiums:

A premium is considered paid only at the time that it is received at the headquarters of <<La Suisse>> in Lausanne or, on behalf of the company, at any one of the general agencies in Switzerland.

In case of marriage before having reached one's nineteenth year the benefits shall be reduced according to the following scheme: by year and/or part of year between the date of insured's marriage and the one of his nineteenth year:

- 5 % if the age of entry is between 0 and 1 year
- 6 % if the age of entry is between 2 and 3 years
- 7 % if the age of entry is between 4 and 5 years
- 8 % if the age of entry is between 6 and 7 years
- 9 % if the age of entry is between 8 and 9 years
- 10 % if the age of entry is ten years.

DUPLICATE

Policy Nr. 1.098.983 - Date 06.04.94 - Page 4

Federal Law on Insurance Contracts (Art.12 LCA.)  
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In case the policy or endorsements do not correspond with the original agreement, the policyholder must request correction within 4 weeks of receipt of the documents. Failure to do so will be considered as acceptance.

Lausanne, le 06.04.94  
La Suisse  
Life Insurance Company

*H. Nicot*

*S. Mestral*